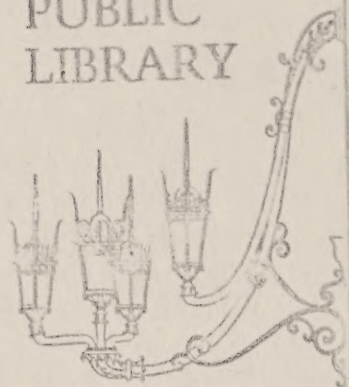


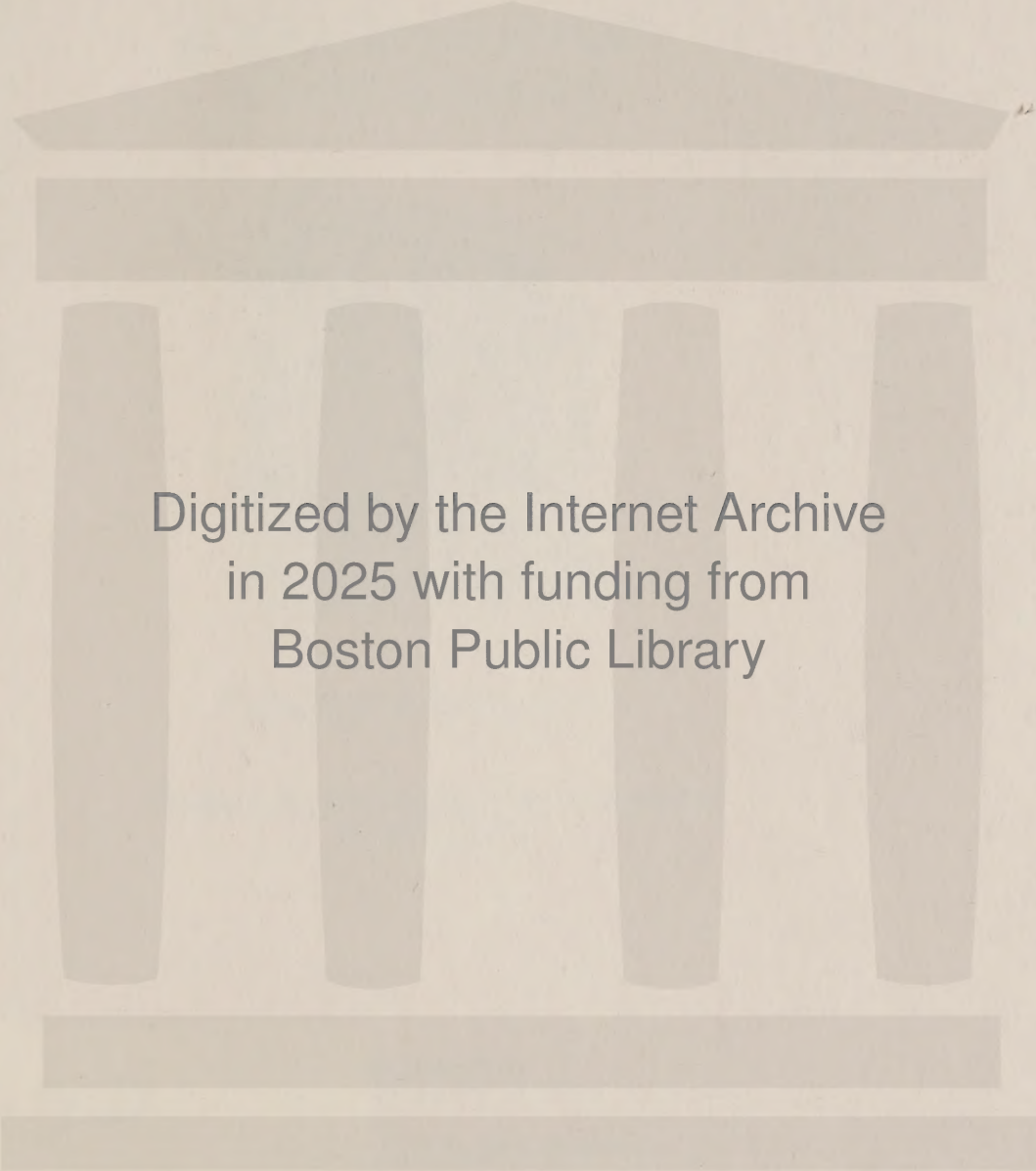
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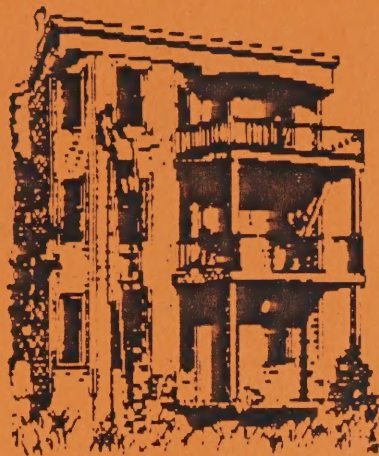
<https://archive.org/details/affordablehousin00bost>

GOVDOC

M3/B16
CA
91/38

AFFORDABLE HOUSING PROPOSAL

47 THORNDIKE STREET
LOWER ROXBURY



Cardinal's Rehab, Inc.

Boston Redevelopment Authority
Boston, MA

BIND

CITY OF BOSTON
DAVID L. FLYNN, MAYOR

REDEVELOPMENT AUTHORITY

STEPHEN COYLE, Director

CLARENCE J. JONES, Chairman

MICHAEL F. DONLAN, Co-Vice -Chairman

FRANCIS X. O'BRIAN, Co-Vice -Chairman

JAMES K. FLAHERTY, Treasurer

CONSUELO GONZALES-THORNELL, Member

KANE SIMONIAN, Secretary

BOSTON PUBLIC LIBRARY

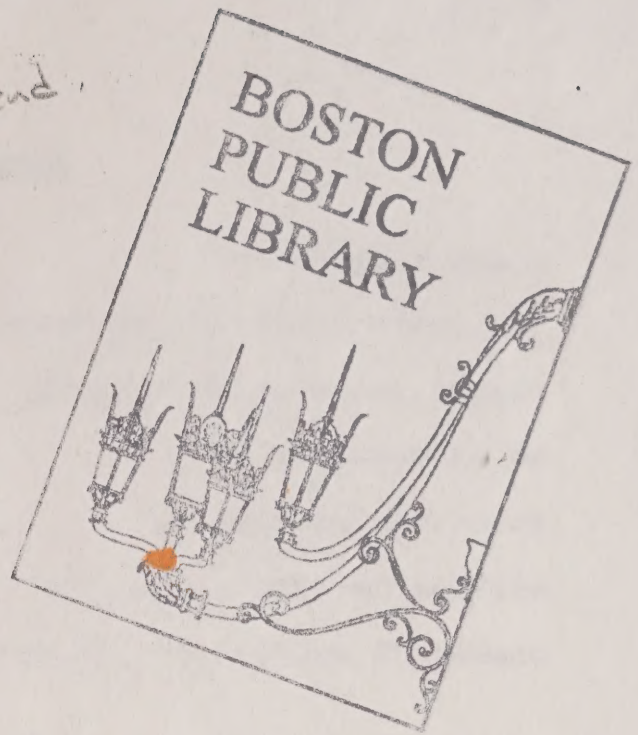
COUNCILOR BRIAN McLAUGHLIN
BOSTON CITY COUNCIL
BOSTON CITY HALL
ONE CITY HALL PLAZA
COUNCIL CHAMBERS, 5th FLOOR
BOSTON, MA 02201



CARDINAL'S REHAB, INC.

c/o Planning Office for Urban Affairs
25 Union Street
Boston, Mass. 02108
(617) 227-2200

Insert in 5T end.



September 17, 1991

Mr. Lawrence Dwyer, Chairman
Neighborhood Housing Trust
One City Hall Plaza
Boston, MA 02108

Re: 47 Thorndike Street
Roxbury, MA

Dear Mr. Dwyer:

This letter is to request funding in the amount of \$45,000 for the creation of three affordable rental units within the Lower Roxbury Community.

The monies will be used to reduce the rehabilitation cost of the development in order to create affordable rents for low income families.

The unique aspect of this proposal is the development team which includes as its contractor, Youthbuild Boston, Inc., Youthbuild provides training opportunities for young people within the construction trades and allows individuals to achieve a high school diploma while learning a marketable skill.

Cardinal's Rehab is working with the Boston Redevelopment Authority and Youthbuild Boston, Inc., to provide affordable housing opportunities while also providing employment and educational opportunities to inner-city individuals and families.

If you have any questions, please do not hesitate to call me at my office.

Very truly yours,

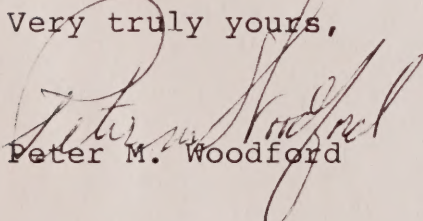
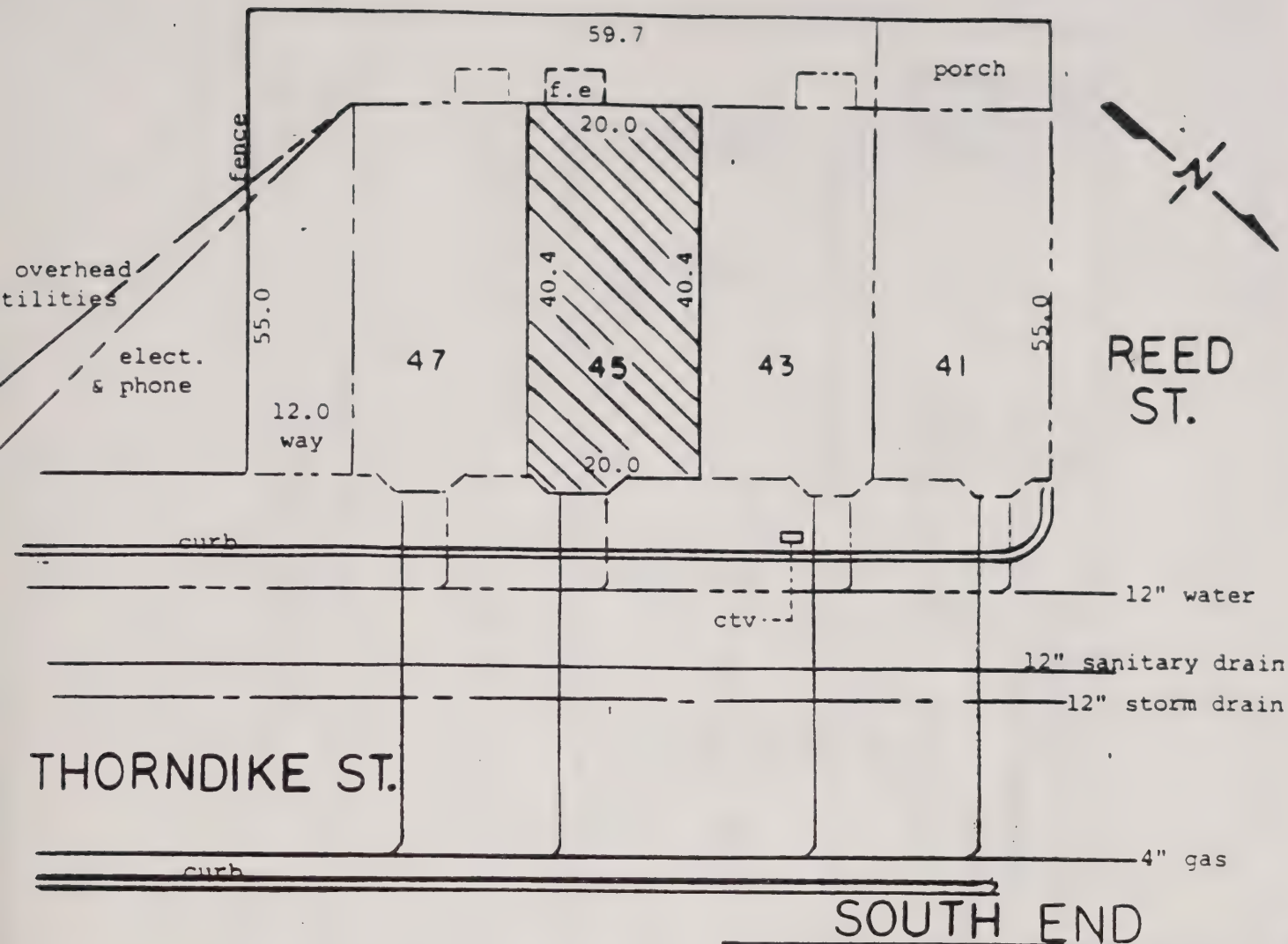

Peter M. Woodford

Table of Contents

Form One	Project Summary
Form Two	Development Team Information
Form Three	Housing Development Budget
Form Four	Final Disclosure
Form Five	Disclosure Statement
Form Six	Affirmative Marketing Plan
Form Seven	Non-Discrimination Statement

6.	TOTAL DEVELOPMENT COST:	\$	<u>140,062.00</u>
7.	DEVELOPMENT COST PER SQ. FT.:		
	A. NEW CONSTRUCTION:	\$	<u> </u>
	B. REHABILITATION:	\$	<u>58.00</u>
8.	PROPERTY PURCHASE OFFER:	\$	<u> </u>
9.	# OF PARKING SPACES:		<u>0</u>
10.	% OPEN SPACE:		<u> </u>
11.	FLOOR TO AREA RATIO:		<u>1.36</u>
12.	UNIQUE PROJECT FEATURES:		<u>Rehabilitation of this last vacant building would complement the work done in this block. Also, the construction would be done with the help of Youth Build. Thus providing construction apprenticeship opportunities to Boston's Youth.</u>
13.	PROPOSED COMMERCIAL USES:		<u> </u>
	(if applicable)		<u> </u>
14.	# OF COMMERCIAL UNITS:		<u>0</u>
15.	COMMERCIAL SQUARE FOOTAGE:		<u>0</u>
16.	COMMERCIAL RENTS:	\$	<u>0</u>
17.	PROPOSED PROJECT FINANCING:		<u> </u>
	Construction MHIC		<u>\$95,062.00</u>
	Permanent MHP		<u>\$95,062.00</u>
			<u> </u>
18.	FINANCING GAP:	\$	<u>45,000.00</u>
19.	PUBLIC ASSISTANCE SOURCES:		<u>Building acquisition</u>
			<u>BRA</u>
			<u> </u>
			<u> </u>
			<u> </u>
20.	TOTAL LINKAGE REQUEST:	\$	<u>45,000.00</u>
21.	LINKAGE REQUEST PER LOW-MOD UNIT:	\$	<u>15,000.00</u>
22.	TYPE OF LINKAGE REQUEST (circle)	GRANT	LOAN
	If loan, describe terms:		

This is a detailed street map of a neighborhood in Boston, showing streets, building footprints, and lot numbers. The map includes streets like Thorndike, Harrison, Fairweather, and Sullivan. A large area is labeled "RR-118 47 Thorndike Street". Other labels include "EMMANUEL MEMORIAL HOUSE", "SULLIVAN PLAYGROUND", and "HARRISON AVE.".



LOT 45
= 808 SF

MORTGAGE SURVEY PLAN

Location 45 THORNDIKE STREET

Scale 1 in. = 20 ft. Date JUNE 9, 1986

Plan reference: Subdivision of Lot #1

shown on plan #29370C, filed with

Cert. of Title No. 77792, Registry

District of Suffolk County. R. L.

Woodbury, Engineer for Court.

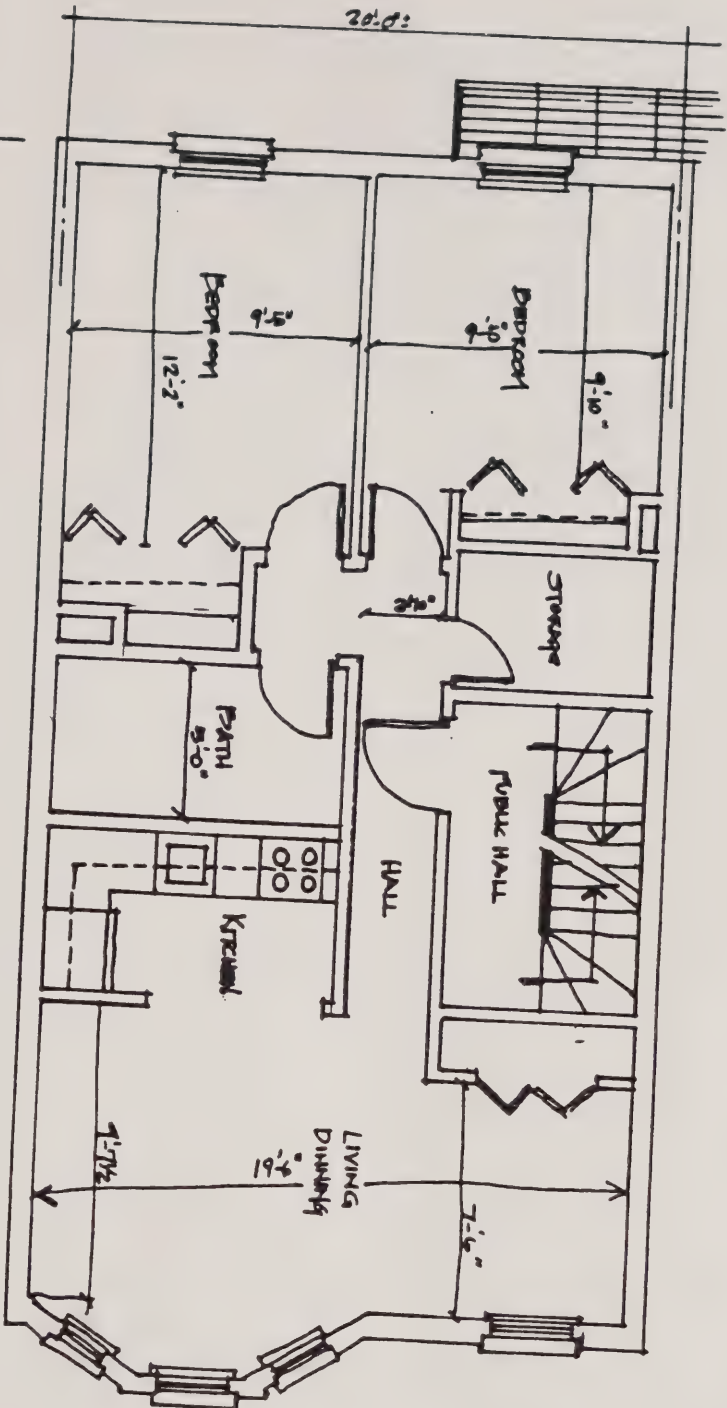
UNITED TECHNICAL DESIGN INC
430 SO. MAIN ST. COHASSET, MA.

I hereby certify that the building shown on this plan is located on the ground as shown thereon and that it conforms to the zoning and building laws of the City of Boston when constructed and to restrictions on record.



NOTE: I CERTIFY THAT THE ABOVE PROPERTY DOES NOT LIE WITHIN THE FLOOD HAZARD ZONE

THIS PLOT PLAN WAS NOT MADE FROM AN INSTRUMENT SURVEY AND IS DRAWN FOR THE USE OF MORTGAGEE ONLY.



SECOND & THIRD FLOOR PLAN

SCALE:
DATE

1/4"=1'-0"
07/12/90

SECOND & THIRD FLOOR PLAN
CARDINUS REHAB INC
25 UNION STREET, BOSTON, MA.
THORNDIKE STREET.

FORM 2

1. DEVELOPMENT TEAM INFORMATION

<u>Developer</u>	<u>Address</u>	<u>Telephone</u>
Cardinal's Rehab	25 Union Street, Boston	227-2200

On a separate page, please describe fully the nature of the development entity, including: a) the legal structure, b) list the general partners, and c) the legal history of the organization. Please attach a copy of any joint venture agreement, articles of incorporation or trust agreement establishing the development entity.

Architect/Engineer(s)
 Cardinal's Rehab, Inc.
 Lynwood Survey, Inc.

Attorney
 Cardinal's Rehab staff attorney

Accountant
 Ziner and Company

Development Consultant
 n/a

Construction Manager
 Cardinal's Rehab staff

Marketing Agent (if applicable)
 Cardinal's Rehab staff

For each of the members of the development team, including each general partner, please attach a resume.

- b. By loans from affiliated or associated corporations of firms:

<u>Name, address & zip code of source</u>	<u>Amount</u>
Chancellory Office Brighton, MA	\$ unspecified

- c. By sale of readily salable asset

<u>Description</u>	<u>Market Value</u>	<u>Mortgage or Liens</u>
	\$	\$

6. Name and addresses of bank references:

Gerald Riley
Chancellory Office
Brighton, MA

7. Has the developer or (if any) the corporation, or any subsidiary or affiliated corporation, or any of the developer's officers or principal members, shareholders or investors, or other interested parties been adjudged bankrupt, either voluntary or involuntary, within the past ten years?

Yes: _____ No: X

If yes, give the date, place and under what name.

8. a. Undertakings, comparable to the proposed development work, which have been completed by the developer, including identification and brief description of each project and date of completion:

See Attached list of projects completed to date.

- b. If the developer or any of the principals of the developer has ever been an employee in a supervisory capacity for a construction contractor or builder or undertaking comparable to the proposed development work, name of such employee, name and address of employer, title of position, and brief description of work:

Peter Woodford, Cardinal's Rehab, 25 Union Street,
Boston, MA.



CARDINAL'S REHAB, INC.

c/o Planning Office for Urban Affairs

25 Union Street

Boston, Mass. 02108

(617) 227-2200

CARDINAL'S REHAB, INC. PROJECTS COMPLETED TO DATE 1987 - 1990

LOCATION: 258 Norwell Street, Dorchester
OWNER: Norfolk Neighborhood Development
CONTRACT AMOUNT: \$150,000
DESCRIPTION: Rehabilitation Three Family House.

LOCATION: 29-31 Ferndale Street, Dorchester
OWNER: Ferndale Neighborhood Housing, Inc.
CONTRACT AMOUNT: \$275,000
DESCRIPTION: Renovation Six Family Home.

LOCATION: 251 Norwell Street, Dorchester
OWNER: Norfolk Neighborhood Development
CONTRACT AMOUNT: \$125,000
DESCRIPTION: Rehabilitation Two Family House.

LOCATION: 57 Woodford Street, Dorchester
OWNER: Project Hope (Cooperative, Inc.)
CONTRACT AMOUNT: Renovation Three Family House.

LOCATION: 45 Thorndike Street, Lower Roxbury
OWNER: Cardinal's Rehab, Inc.
CONTRACT AMOUNT: \$165,000
DESCRIPTION: Rehabilitation Three Family House.

LOCATION: 18 Oakhurst Street, Dorchester
OWNER: NND Corp.
CONTRACT AMOUNT: \$140,000
DESCRIPTION: Renovation of Two Family House.

LOCATION: 70 Woodrow Avenue
OWNER: NND Corp.
CONTRACT AMOUNT: \$65,000
DESCRIPTION: Renovation Single Family House.

CARDINAL'S REHAB, INC.
PROJECTS COMPLETED TO DATE
1987 - 1990 (cont'd)

LOCATION: 66 "A" Street, South Boston
OWNER: St. Francis Charities
CONTRACT AMOUNT: \$165,000
DESCRIPTION: Renovation Three Family House.

LOCATION: 41-43 Harold Street
OWNER: Cardinal's Rehab
CONTRACT AMOUNT: \$325,000
DESCRIPTION: Renovation Three Family House.

CARDINAL'S REHAB, INC.
PROJECTS IN PROGRESS

LOCATION: 68-70 "A" Street, South Boston
OWNER: St. Francis Charities
CONTRACT AMOUNT: \$290,000
DESCRIPTION: Renovation of Two Building/Five Units.

10. Brief statement respecting equipment, experience, financial capability, and other resources available to such contractor or builder for the performance of the work involved in the development of the land, specifying particularly the qualifications of the personnel, the nature of the equipment, and the general experience of the contractor:

Cardinal's Rehab has been controlling its own building which enables them to control cost to provide affordable housing units.

11. Statement and other evidence of the developer's qualifications and financial responsibility (other than the financial statement referred to in Item 3) are attached hereto and hereby made a part hereof as follows:

See attachment.

12. If the developer, any employee of the developer or any party holding a financial interest in the development is now a City of Boston or BRA employee or has been at any time in the year preceding this date, please list the person(s)'s name, position held, or financial interest in the development entity, City of Boston and/or BRA position, and if not currently employed by the City/BRA, the last date of City/BRA employment.

N/A

13. List the address(es) of all other properties that the owner(s) or principals of the proposed project own(s) in the City of Boston:
45 Thorndike Street, Lower Roxbury, 3 units
41-43 Herald Street, Roxbury, 3 units

BRIEF DESCRIPTION OF CARDINAL'S REHAB, INC.

Cardinal's Rehab, Inc., was introduced in September, 1985 by His Eminence Bernard Cardinal Law to address smaller scale urban development to house low and moderate income families throughout the Archdiocese of Boston.

Cardinal's Rehab has focused on acquiring and rehabilitating multiple family buildings. Typically, the buildings are abandoned and dilapidated, and due to tax arrearages, owned by the city or municipality in which they are located.

Rehab's objective is to stimulate redevelopment in urban area's and to enable local church and community groups to interact as part of the development process and benefit from available technical, financial and individual resources, Cardinal's Rehab can offer.

When His Eminence established this new program, a pool of monies was created from corporate, individual and church donations and set aside to be utilized for programming and technical up front monies to assists individual developments in the early stages, where the monies are most critical to the success of the creation of affordable home ownership and rental housing.

Cardinal's Rehab is expanding programming to include vacant land, with the development of infill housing within urban settings to create affordable home ownership. Other services offered to community and non-profit organizations is to assist in the review and evaluation, services include project financial feasibility, capital improvement budgeting and project coordination for family and special needs housing programs.

Cardinal's Rehab has over the past four years, assisted with over eighty units of affordable housing working with both Church and community based organizations throughout the Archdiocese of Boston.

The Commonwealth of Massachusetts

Office of the Secretary of State
One Ashburton Place, Boston, MA 02108
Michael Joseph Connolly, Secretary

ARTICLES OF ORGANIZATION

(Under G.L. Ch. 180)

Incorporators

NAME

RESIDENCE

Include given name in full in case of natural persons; in case of a corporation, give state of incorporation.

Most Rev. Robert J. Banks

2121 Commonwealth Avenue
Brighton, Massachusetts 02135

Rev. Michael F. Groden

70 St. Stephen Street
Boston, Massachusetts 02115

1/5/85

The above-named incorporator(s) do hereby associate (themselves) with the intention of forming a corporation under the provisions of General Laws, Chapter 180 and hereby state(s):

1. The name by which the corporation shall be known is:

Cardinal's Rehab, Inc.

2. The purposes for which the corporation is formed is as follows:

Through the rehabilitation of abandoned and/or delapidated properties into safe and affordable housing, to achieve the purposes of:

- sheltering the homeless;
- providing home ownership opportunities to families in urban neighborhoods;
- stimulating additional neighborhood redevelopment by the example of the Church's initiatives; and
- using the human and financial resources in the Catholic community as an expression of Christian service.

86-118045

the corporation has more than one class of members, the designation of such classes, the manner of election or appointment, the duration of membership and the qualification and rights, including voting rights, of the members of each class, are as follows: -

N/A

Other lawful provisions, if any, for the conduct and regulation of the business and affairs of the corporation, for its voluntary dissolution, or for limiting, defining, or regulating the powers of the corporation, or of its directors or members, or of any class of members, are as follows:-

- a) To enter into any kind of activity, and to perform and carry out contracts of any kind necessary to, or in connection with, or incidental to the accomplishment of the purposes of the corporation.
- b) The corporation may purchase, receive or take by grant, gift, devise, bequest or otherwise, and acquire, own, hold, improve, employ, use and otherwise deal in and with, real or personal property, or any interest therein, in furtherance of the purposes set forth in Article 2 hereof.
- c) To borrow money and issue evidence of indebtedness in furtherance of any or all of the objects of its business and secure the same by mortgage, pledge, or other lien on the corporation's property.
- d) The corporation may do business, carry on its operations, and have offices and exercise the powers granted by Massachusetts General Laws, Chapter 180, as said laws may now or hereafter be amended, in any jurisdiction within or without the United States, although the corporation shall not be operated for the primary purpose of carrying on for profit a trade or business unrelated to its tax exempt purposes.

4 (cont.)

e) The corporation may sell, convey, lease, exchange, transfer or otherwise dispose of, or mortgage, pledge, encumber or create a security interest in, all or any of its property, or any interest therein, wherever situated.

f) No person shall be disqualified from holding any office by reasons of any interest. In the absence of fraud, any director, officer, or member of this corporation individually, or any individual having any interest in any concern in which any such directors, officers, members, or individuals have any interest, may be a party to, or may be pecuniarily or otherwise interested in, any contract, transaction, or other act of this corporation; and

(1) such contract, transaction, or act shall not be in any way invalidated or otherwise affected by the fact;

(2) such person shall disclose fully the nature of any potential conflict of interest; and

(3) any such director of this corporation may be counted in determining the existence of a quorum at any meeting of the directors or of any committee thereof which shall authorize any such contract, transaction, or act, but may not vote to authorize the same;

The term "interest" including personal interest and interest as a director, officer, stockholder, trustee, member or beneficiary of any concern; the term "concern" meaning any corporation, association, trust, partnership, firm, person, or other entity other than this corporation.

g) The corporation may be an incorporator of other corporations of any type or kind.

h) The corporation may be a partner in any business enterprise which it would have power to conduct by itself.

i) By-Laws of the corporation may be adopted by the members at any annual meeting or any special meeting called for that purpose.

j) The corporation is irrevocably dedicated to and operated exclusively for, nonprofit purposes; and no part of the income or assets of the corporation shall be distributed to, nor inure to the benefit of, any individual.

k) In the event of the dissolution of the Corporation or the winding up of its affairs, or other liquidation of its assets, the corporation's property shall not be conveyed to any organization created or operated for profit or to any individual for less than the fair market value of such property, and all assets remaining after the payment of the corporation's debts shall be conveyed or distributed only to an organization or organizations created for nonprofit purposes similar to those of the corporation.

7(b) Directors

<u>Name</u>	<u>Residence</u>	<u>P.O. Address</u>
Bernard Cardinal Law -	2101 Commonwealth Avenue, Brighton, MA.	02135
Most Rev. Robert J. Banks	2121 Commonwealth Avenue, Brighton, MA.	02135
Rev. Michael F. Groden	70 St. Stephen Street, Boston, MA.	02115
Rev. James Haddad	50 Ridge Street, Winchester, MA.	01890
Rev. Paul Mahan	33 Stanton Street, Dorchester MA.	02124
Rev. Thomas McDonnell	9 F Street, South Boston, MA.	02127
Rev. John Philbin	9 Glen Road, Wellesley, MA.	02181
Rev. Joseph Veneto	250 Revere Street, Revere, MA	02151
Mr. Paul Devlin	2121 Commonwealth Avenue, Brighton, MA.	02135
Mr. Thomas Hynes	125 High Street, Boston, MA	02109
Ms. Ann Maxwell	58 Queensberry Street #21, Boston, MA	02215
Mr. Robert Snowber, P.E.	476 Main Street, Hingham, MA	02043
Ms. Carmen Verrier	14 Harbell Street, Lexington, MA	02173

5. By-laws of the corporation have been duly adopted and the initial directors, president, treasurer and clerk or other presiding, financial or recording officers whose names are set out below, have been duly elected.
6. The effective date of organization of the corporation shall be the date of filing with the Secretary of the Commonwealth or if later date is desired, specify date, (not more than 30 days after date of filing).
7. The following information shall not for any purpose be treated as a permanent part of the Articles of Organization of the corporation.

a. The post office address of the initial principal office of the corporation in Massachusetts is:

2121 Commonwealth Avenue, Brighton, Massachusetts 02135

b. The name, residence, and post office address of each of the initial directors and following officers of the corporation are as follows:

NAME

RESIDENCE

POST OFFICE ADDRESS

President: Bernard Cardinal Law 2101 Commonwealth Avenue, Brighton, MA. 02135

Treasurer: Bernard Cardinal Law 2101 Commonwealth Avenue, Brighton, MA. 02135

Clerk: Rev. Paul Mahan 33 Stanton Street, Dorchester, MA.

Directors: (or officers having the powers of directors) See attached sheet.

c. The date initially adopted on which the corporation's fiscal year ends is:

December 31.

d. The date initially fixed in the by-laws for the annual meeting of members of the corporation is:

Second Thursday in February.

e. The name and business address of the resident agent, if any, of the corporation is:

IN WITNESS WHEREOF, and under the penalties of perjury the INCORPORATOR(S) sign(s) these Articles of Organization this 14 day of March, 1986

I/We the below signed INCORPORATORS do hereby certify under the pains and penalties of perjury that I/We have not been convicted of any crimes relating to alcohol or gaming within the past ten years; I/We do hereby further certify that to the best of my/our knowledge the above named principal officers have not been similarly convicted. If so convicted, explain.

RJB: Robert J. Borden
[Signature]

The signature of each incorporator which is not a natural person must be by an individual who shall show the capacity in which he

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RECEIVED

APR 28 1986

THE COMMONWEALTH OF MASSACHUSETTS

SECRETARY OF STATE
CORPORATION DIVISION

ARTICLES OF ORGANIZATION
GENERAL LAWS, CHAPTER 180

I hereby certify that, upon an examination of the within-written articles of organization, duly submitted to me, it appears that the provisions of the General Laws relative to the organization of corporations have been complied with, and I hereby approve said articles; and the filing fee in the amount of \$30.00 having been paid, said articles are deemed to have been filed with me this 28th day of April 19 86.

Effective date

Michael Joseph Connolly
MICHAEL JOSEPH CONNOLLY

Secretary of State

TO BE FILLED IN BY CORPORATION
PHOTO COPY OF ARTICLES OF ORGANIZATION TO BE SENT

TO:

Wilson Rogers, Esq.

Dunn & Rogers

20 Beacon Street

Boston, Massachusetts 02109

Telephone

(617) 523-2950

Filing Fee \$30.00

Copy Mailed

042

The Commonwealth of Massachusetts

MICHAEL J. CONNOLLY

FEDERAL IDENTIFICATION

Secretary of State

NO. 104-2969195

ONE ASHBURTON PLACE, BOSTON, MASS. 02108

00011 5289

ARTICLES OF AMENDMENT

General Laws, Chapter 180, Section 7

This certificate must be submitted to the Secretary of the Commonwealth within sixty days after the date of the vote of members or stockholders adopting the amendment. The fee for filing this certificate is \$10.00 as prescribed by General Laws, Chapter 180, Section 11C(b). Make check payable to the Commonwealth of Massachusetts.

We, Bernard Cardinal Law
Rev. Paul Mahan

President XXXXXXXXXX
Clerk XXXXXXXXXX

Cardinal's Rehab, Inc.

(Name of Corporation)

located at 2121 Commonwealth Avenue Brighton, Massachusetts 02135

do hereby certify that the following amendment to the articles of organization of the corporation was duly adopted at a meeting held on August 24, 19 88, by vote of all members/ shareholders, being at least two thirds of its members legally qualified to vote in meetings of the corporation (or, in the case of a corporation having capital stock, by the holders of at least two thirds of the capital stock having the right to vote thereon):

VOTED: To delete all of the purposes for which the Corporation is formed as stated in paragraph 2 in the original Articles of Organization.

VOTED: To insert as new purposes for which the Corporation is formed in paragraph 2 of the Articles of Organization the following:

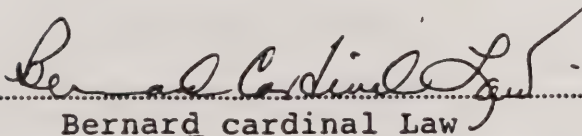
Through the rehabilitation of abandoned and/or delapidated properties into safe and affordable housing, to achieve the purposes of:

- sheltering the homeless
- providing home ownership opportunities to families in neighborhoods
- create affordable rental units utilizing state and local subsidy sources.
- work with community based organizations to stimulate new housing opportunities.

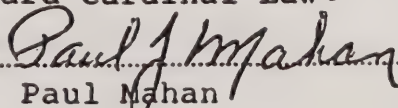
Note: If the space provided under any article or item on this form is insufficient, additions shall be set forth on separate 8 1/2 x 11 sheets of paper leaving a left hand margin of at least 1 inch for binding. Additions to more than one article may be continued on a single sheet so long as each article requiring each such addition is clearly indicated.

The foregoing amendment will become effective when these articles of amendment are filed in accordance with Chapter 180, Section 7 of the General Laws unless these articles specify, in accordance with the vote adopting the amendment, a later effective date not more than thirty days after such filing, in which event the amendment will become effective on such later date.

IN WITNESS WHEREOF AND UNDER THE PENALTIES OF PERJURY, we have hereto signed our names this
Twenty First day of October, in the year 1988


Bernard cardinal Law

President ~~XXXXXX~~


Rev. Paul Mahan

Clerk ~~XXXXXX~~

SECRETARY-OF
COMMONWEALTH

1988 OCT 21 PM 3:16

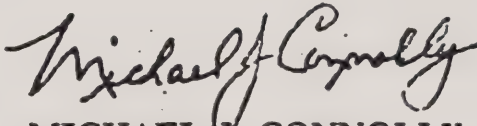
CORPORATION DIVISION

THE COMMONWEALTH OF MASSACHUSETTS

ARTICLES OF AMENDMENT

(General Laws, Chapter 180, Section 7)

I hereby approve the within articles of amendment
and, the filing fee in the amount of \$ 10.00
having been paid, said articles are deemed to have been
filed with me this 21st
day of October, 19 88



MICHAEL J. CONNOLLY

Secretary of State

TO BE FILLED IN BY CORPORATION

PHOTO COPY OF AMENDMENT TO BE SENT

TO:

Chris Ravenscroft, Esq.

25 Union Street

Boston, MA 02108

Telephone 617-227-2200

Copy Mailed

CARDINAL'S REHAB, INC.

BY-LAWS

Adopted: March 6, 1986

Amended:

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ARTICLE I - NAME

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ARTICLE IV - MEMBERSHIP

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- Section 2. Resignation.
- Section 3. Removal.

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- Section 1. Place.
- Section 2. Annual Meeting.
- Section 3. Special Meetings.
- Section 4. Notice of Meetings.
- Section 5. Quorum.
- Section 6. Adjourned Meetings.
- Section 7. Voting.
- Section 8. Proxies.

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- Section 1. Number and Qualification
- Section 2. Powers and Duties.
- Section 3. Election and Tenure.
- Section 4. Vacancies.
- Section 5. Resignation.
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- Section 7. Compensation.
- Section 8. Conflict of Interest
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- Section 1. Regular Meetings.
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- Section 4. Waiver of Notice.
- Section 5. Quorum.
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- Section 8. Proxies.
- Section 9. Informal Action.

ARTICLE VIII - OFFICERS

- Section 1. Enumeration and Qualification.
- Section 2. Election and Tenure.
- Section 3. Resignation.
- Section 4. Removal.
- Section 5. President.
- Section 6. Treasurer.
- Section 7. Clerk.

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ARTICLE X - SIGNATURES

ARTICLE XI - FISCAL YEAR

ARTICLE XII - AMENDMENTS

ARTICLE XIII - DISSOLUTION

ARTICLE I

NAME

The name of the corporation shall be Cardinal's Rehab, Incorporated.

ARTICLE II

PURPOSE

The purpose of the corporation is to rehabilitate abandoned and/or delapidated properties into safe and affordable housing in order to: a) shelter the homeless; b) provide home ownership opportunities to families in urban neighborhoods; c) stimulate additional neighborhood redevelopment by the example of the Church's initiatives; and d) use the human and financial resources in the Catholic community as an expression of Christian service.

ARTICLE III

LOCATION

The initial principal office of the corporation shall be located at 2121 Commonwealth Avenue, Brighton, Massachusetts. The Directors may at any time and from time to time change the location of the principal office to such other place(s) as the Directors so designate.

ARTICLE IV

MEMBERSHIP

Section 1. Members. The members of the corporation shall comprise such persons as may from time to time be appointed by the President of the corporation. Each member shall hold office at the pleasure of the President, or until the member sooner dies or resigns.

Section 2. Resignation. Any member of the corporation may at any time resign by written resignation addressed and delivered to the President or Clerk of the corporation. Such resignation shall become effective as of the date delivered or as otherwise stated therein.

Section 3. Removal. A member may be removed without cause at any time by the President.

ARTICLE V

MEMBERS' MEETINGS

Section 1. Place. Meetings of the membership shall be held at the principal office of the corporation or at such other place as the President or a majority of Directors may, from time to time, designate in the notice to such meeting.

ARTICLE V

MEMBERS' MEETINGS

Section 2. Annual Meeting. The Annual Meeting of the corporation shall be held on the second Thursday of February of each year. At such meeting the members shall elect a Board of Directors in accordance with the requirements of Article VI, Section 3 of these By-Laws. The members may also transact such other business of the corporation as may properly come before them. If the Annual Meeting is omitted on the day herein provided therefor, a special meeting of the corporation may be held in place thereof, and any business transacted or elections held at such special meeting shall have the same effect as if transacted or held at the Annual Meeting, and in such case all references in these By-Laws to the Annual Meeting of the corporation shall be deemed to refer to such special meeting. Any such special meeting shall be called, and the purposes thereof shall be specified in the call, as provided in Section 3 of this Article V.

Section 3. Special Meetings. A special meeting may be called at any time by the President. It shall also be the duty of the President to call a special meeting of the members as directed by resolution of the Board of Directors or upon a petition signed by seven (7) of the members having been presented to the Clerk. The notice of any special meeting shall state the time and place of such meeting and the purpose thereof. No business shall be transacted at a special meeting except as stated in the notice.

Section 4. Notice of Meetings. It shall be the duty of the Clerk to mail or deliver a written notice of each annual or special meeting, stating the purpose thereof as well as the time and place where it is to be held, to each member of record, at his or her address as it appears on the membership book of the corporation, or if no such address appears, at his or her last known place of address, at least five (5) but not more than ten (10) days prior to such meeting.

Section 5. Quorum. The presence, in person, of a majority of the membership shall be requisite for and shall constitute a quorum for the transaction of business at all meetings of members unless otherwise governed by law or these By-Laws. If the number of members at a meeting drops below the quorum and the question of a lack of quorum is raised, no business may thereafter be transacted.

Section 6. Adjourned Meetings. Any meeting may be adjourned, from time to time, by a majority of the votes properly polled upon the question and the meeting may be held as adjourned without further notice.

Section 7. Voting. A majority of the vote of the membership, voting in person or by proxy, shall decide any question properly before the meeting except as otherwise expressly provided for by a statute or by these By-Laws. Each member shall have one (1) vote.

ARTICLE V

MEMBERS' MEETINGS

Section 8. Proxies. A member may vote by proxy. In order for a proxy to be valid, the proxy must state explicitly, in writing, the member's vote on the specific motions given in the notice of the meeting and be filed with the Clerk at or prior to the meeting.

ARTICLE VI

DIRECTORS

Section 1. Number and Qualification. The affairs of the corporation shall be governed by a Board of Directors composed of the President (ex officio), the Clerk (ex officio), and at least one, but not more than fifteen, other persons elected by the members.

Section 2. Powers and Duties. The Board of Directors shall exercise all the powers of the corporation except as otherwise required by law or by these By-Laws; shall have access to the books, vouchers and funds of the Treasurer; shall fix all salaries of all employees; shall have the power to enter into contracts for goods and services; shall fill all vacancies that may occur during the year in any office, except as otherwise provided in these By-Laws; and may make for their own government such rules and regulations not inconsistent with these By-Laws, as they see fit.

Section 3. Election and Tenure. The initial Board of Directors shall be appointed by the Incorporator. Thereafter, the Board of Directors shall be elected by the members at the Annual Meeting or special meeting held in lieu thereof. Directors shall hold office for a term of one year or until their successors are chosen and qualified.

Section 4. Vacancies. Vacancies in the Board of Directors caused by any reason other than the removal of a Director by a vote of the membership shall be filled by vote of the majority of the remaining Directors, even though they may constitute less than a quorum; and each person so elected shall be a Director until a successor is elected by the members at the next annual meeting to serve out the unexpired portion of the term.

Section 5. Resignation. Any Director may resign, which resignation shall be effective on giving written notice to the Clerk, unless otherwise specified in the notice.

Any member of the Board of Directors who shall be absent from three (3) consecutive Board meetings without satisfactory written explanation to the Board shall be regarded as thereby resigning from the Board and shall be so notified by the Clerk.

ARTICLE VI

DIRECTORS

Section 6. Removal. At any regular or special meeting duly called, any Director elected by the membership may be removed with or without cause by the affirmative vote of the majority of the entire regular membership of record and a successor may then and there be elected to fill the vacancy thus created. Any director whose removal has been proposed by the members shall be given an opportunity to be heard at the meeting.

Section 7. Officers. The officers of the Board of Directors shall consist of a Chairman, a Vice-Chairman, and a Secretary. The Chairman and Secretary shall be those persons, respectively, who hold the offices of President and Clerk of the corporation. The Vice-Chairman shall be elected annually by vote of the Directors. The Vice-Chairman may resign at any time by giving notice in writing to the Board of Directors and may be removed without cause any time by vote of the Directors.

Section 8. Compensation. No compensation shall be paid to Directors for their service as Directors.

Section 9. Conflict of Interest. No Director shall vote on any matter in which, to his or her knowledge, the Director, the Director's immediate family or partner, or an organization in which the Director is serving as officer, director, trustee, partner, employee, or independent contractor has a direct or indirect financial interest. A Director shall disclose fully the nature of any potential conflict of interest.

Section 10. Executive Committee. The Executive Committee shall consist of the Chairman, the Secretary, and one other member of the Board appointed by the Chairman, with power in the event of a vacancy in the Committee in its remaining members to designate an interim replacement member to fill the vacancy. Said Committee shall have power to transact all business for and on behalf of the Corporation and to give all necessary instructions to the Officers in behalf of the Board and to authorize any of the Officers, in behalf of the Corporation, to sign, affix the corporate seal to, and deliver any contracts, deeds, releases, assignments, or other instruments in writing. All actions of the Executive Committee shall be timely reported to the Board as a whole.

ARTICLE VII

BOARD MEETINGS

Section 1. Regular Meetings. The Board of Directors shall meet at least four (4) times each fiscal year at such time and place as the Board may determine.

Section 2. Special Meetings. The President may call special meetings of the Board at any time. Special meetings shall be called on written request of at least five (5) Directors.

Section 3. Notice. Written notice of regular and special meetings shall be sent or delivered by the Clerk to each Director at least seven (7) days before such meeting.

ARTICLE VII

BOARD MEETINGS

Section 4. Waiver of Notice. Before or at any meeting of the Board of Directors, any Director may, in writing, waive notice of such meeting and such waiver shall be deemed equivalent to the giving of such notice. Attendance by a Director at any meeting of the Board shall be a waiver of notice by him or her of the time and place thereof. If all the Directors are present at any meeting of the Board, no notice shall be required and any business may be transacted at such meeting.

Section 5. Quorum. At all meetings of the Board of Directors, a majority of the Directors, present in person, shall constitute a majority of the Directors present at a meeting at which a quorum is present shall be the acts of the Board of Directors. If, at any meeting of the Board of Directors, there be less than a quorum present, the majority of those present may adjourn the meeting from time to time.

Section 6. Adjourned Meetings. Any meeting may be adjourned from time to time by a majority of the votes properly polled upon the question and the meeting may be held as adjourned without further notice.

Section 7. Voting. A majority of the vote of the Directors, voting in person or by proxy, shall decide any question properly before the meeting except as otherwise expressly provided for by statute or these By-Laws. Each Director shall have one (1) vote.

Section 8. Proxies. A Director may vote by proxy. In order for a proxy to be valid the proxy must state explicitly the Director's vote on the specific motions given in the notice of the meeting and be filed with the Clerk at or prior to the meeting.

Section 9. Informal Action. Any action required or permitted to be taken at any meeting of the Directors may be taken without a meeting if all the Directors consent to the action in writing and the written consents are filed with the records of the meetings of Directors. Such consents shall be treated for all purposes as a vote at a meeting.

ARTICLE VIII

OFFICERS

Section 1. Enumeration and Qualification. The principal Officers of the corporation shall be a President, who shall be the Roman Catholic Archbishop of Boston, (ex officio), a Treasurer, who shall be the Roman Catholic Archbishop of Boston, (ex officio), and a Clerk. The Clerk and such minor officers as the members may deem appropriate shall be elected by the members. Any Officer shall be a Director. Any two offices, except that of President and Clerk, may be held by the same person.

ARTICLE VIII

OFFICERS

Section 2. Election and Tenure. The Clerk and each minor officer shall be elected at the members' Annual Meeting or at any special meeting duly called for that purpose. Such officers shall hold office until the next annual meeting of the members or until his successor is elected and qualified.

Section 3. Resignation. The Clerk and each minor officer may resign, which resignation shall be effective on giving written notice to the President or Clerk, unless otherwise specified in the notice.

Section 4. Removal. At any duly called regular or special meeting of the members, the Clerk and each minor officer may be removed with or without cause by the affirmative vote of the majority of the members and a successor may then and there be elected to fill the vacancy thus created. Any Officer whose removal has been proposed shall be given an opportunity to be heard at the meeting.

Section 5. President. The President shall be the chief executive officer of the corporation. He shall preside at all meetings of the members and of the Board of Directors. He shall have all of the general powers and duties which are usually vested in the office of president of a corporation, including but not limited to the power to appoint committees from among the membership from time to time as he may in his discretion decide is appropriate to assist in the conduct of the affairs of the corporation.

Section 6. Treasurer. The Treasurer shall be responsible for corporate funds and securities and shall be responsible for keeping full and accurate account of all receipts and disbursements in books belonging to the corporation. He shall be responsible for the deposit of all monies and other valuable effects in the name and to the credit of the corporation in such depositories as may from time to time be designated by the Board of Directors.

Section 7. Clerk. The Clerk shall keep the minutes of all meetings of the Board of Directors and the minutes of all meetings of the members of the corporation; he shall have charge of such books and papers as the Board of Directors may direct; and he shall in general, perform all the duties incident to the office of Clerk. In the absence of the Clerk from any such meeting, a temporary Clerk shall be chosen and sworn who shall record the proceedings thereof in the aforesaid books. The Clerk shall be a resident of Massachusetts and shall be sworn according to law.

Section 8. The Roman Catholic Archbishop of Boston, acting in accordance with these By-Laws, shall act in all respects in his capacity as an individual and not as the Corporation Sole.

ARTICLE IX

INDEMNIFICATION OF DIRECTORS AND OFFICERS

To the extent legally permissible, the corporation shall indemnify each of its Directors and Officers against all liabilities including expenses imposed upon or reasonably incurred by him in connection with any action, suit or other proceeding in which he may be involved or with which he may be threatened, while in office or thereafter, by reason of his

ARTICLE IX

INDEMNIFICATION OF DIRECTORS AND OFFICERS

shall be finally adjudged liable by reason of dereliction in the performance of his duty as such Director or Officer; provided, however, that such indemnification shall not cover liabilities in connection with any matter which shall be disposed of through a compromise payment by such Director or Officer, pursuant to a consent decree or otherwise, unless such compromise shall be approved as in the best interests of the corporation, after notice that it involves such indemnification, by a vote of the Board of Directors in which no interested Director participates. The rights of indemnification hereby provided shall not be exclusive of or affect any other rights to which any Director or Officer may be entitled. As used in this paragraph, the terms "Director" and "Officer" include their respective heirs, executors and administrators, and an "interested" Director or Officer is one against whom as such the proceedings in question or another proceeding on the same or similar grounds is then pending.

ARTICLE X

SIGNATURES

All corporate instruments and documents shall be signed or countersigned, executed, verified or acknowledged by such officer or officers or agent as the Board of Directors from time to time may designate.

ARTICLE XI

FISCAL YEAR

The fiscal year of the corporation shall be from the first day of January through the thirty-first day of December of each year.

ARTICLE XII

AMENDMENTS

These By-Laws may be amended, altered or replaced by the affirmative vote of the majority of the entire membership of record at any regular or special meeting, duly called. Amendments may be proposed by the Board of Directors or by petition signed by at least two of the members. A description of any proposed amendment shall accompany the notice of any regular or special meeting at which such proposed amendment is to be voted upon

ARTICLE XIII

DISSOLUTION

Upon the dissolution of the corporation, the Board of Directors shall, after paying or making provision for the payment of all of the liabilities of the corporation, dispose of all of the assets of the corporation exclusively for the purposes of the corporation in such a manner, or to such organization or organizations organized and operated exclusively for charitable, educational, religious, or scientific purposes as shall at the time qualify as an exempt organization or organizations under Section 501(c)(3) of the Internal Revenue Code of 1954 (or the corresponding provision of any future United States Internal Revenue law), as the Board of Directors shall determine.

FORM 3

1. HOUSING DEVELOPMENT BUDGETDeveloper Name: Cardinal's Rehab

	<u>HOUSING</u>	<u>% OF HC</u>
<u>ACQUISITION COST</u>	<u>0</u>	<u> </u>
<u>CONSTRUCTION COST</u>	<u> </u>	<u> </u>
New (\$ GSF)	<u> </u>	<u> </u>
Rehab (GSF)	<u>121,900</u>	<u> </u>
Site Preparation & Demolition	<u> </u>	<u> </u>
Parking (\$ /space)	<u>0</u>	<u> </u>
Site Improvements - Included in Rehab Cost	<u> </u>	<u> </u>
TOTAL	<u>121,900</u>	<u> </u>
<u>RELATED COSTS</u>	<u> </u>	<u> </u>
Architect/Engineering (% of Construc. Cost)	<u> </u>	<u> </u>
Building Permits	<u>5,000</u>	<u> </u>
Insurance during Construct.	<u>2,500</u>	<u> </u>
Property Tax during Construct.	<u> </u>	<u> </u>
Construction Loan Interest (8 mos. @10 % on \$95,062)	<u>3,067</u>	<u> </u>
Legal Fees	<u>1,500</u>	<u> </u>
Marketing/Brokerage	<u> </u>	<u> </u>
Developer Fees	<u> </u>	<u> </u>
Other Professional Fees (specify)	<u> </u>	<u> </u>
Title Insurance	<u> </u>	<u> </u>
Mortgage Recording Fees	<u> </u>	<u> </u>
Other Related Costs (Specify)	<u> </u>	<u> </u>
TOTAL	<u>12,067</u>	<u> </u>
CONTINGENCY (5% OF \$133,967)	<u>6,095</u>	<u> </u>
TOTAL DEVELOPMENT COST	\$ <u>140,062</u>	<u> </u>
Gross Sales Proceeds (if applicable)	\$ <u> </u>	<u> </u>
Less Marketinng Fees (____% of Gross Sales Proceeds)	\$ <u> </u>	<u> </u>
Less Development Costs	\$ <u> </u>	<u> </u>
Net Profit (Before Taxes)	\$ <u>0</u>	<u> </u>

FORM 4

FINANCING SOURCES

Construction

Project Cost: \$ 140,062

Developer Equity: \$ _____

Source of Equity: _____

Syndication Proceeds: \$ _____ % Syndicated _____

Loan Sources:

Source	Loan Type	Amount (\$)	Rate (%)	Loan Term
MHIC	Construction	95,062		

Permanent

Project Cost: \$ 140,062

Developer Equity: \$ _____

Source of Equity: _____

Syndication Proceeds: \$ _____ % Syndicated _____

Loan Sources:

Source	Loan Type	Amount (\$)	Rate (%)	Loan Term
MHP	Mortgage	95,062		

Financing Structure

Primary Construction Loan

Total Development Cost	from Development Budget
Construction Loan Amount	90% of Net Sales Proceeds

Equity Requirement and Sources

Equity Requirement	TDC less Construction Loan
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Sources of Equity

Developer's Fee	from Development Budget
Gap	from Development Budget
Subordinate Loans	as needed to complete equity requirement

Total Sources of Equity

Sources of Repayment of Construction Loans

Amount of Construction Loans

Primary Construction Loan	from above
Subordinate Loans	from above
Total Construction Loans	

Sources for Repayment

Permanent Loans for Buyers of Residential Space

Permanent Loans for Buyers of Commercial Space

Cash from Buyers of Residential and Commercial Space

Permanent Loan for Rental Parking Spaces

Less Selling Costs

Total Sources for Repayment

FORM 5

DISCLOSURE STATEMENT

Any person submitting a development proposal to the City of Boston must truthfully complete this statement and submit it prior to being formally designated for any project.

1. Do any of the principals owe the City of Boston any monies for incurred real estate taxes, rents, water and sewer charges or indebtedness?
_____no_____

2. Are any of the principals employed by the City of Boston? If so, in what capacity? (Please include name of agency or department and position held in that agency or department.)
_____no_____

3. Have any of the principals previously owned real estate? If so, when, where, and what type of property?
_____no_____

4. Were any of the principals ever the owners of any property upon which the City of Boston foreclosed for his/her failure to pay real estate taxes or other indebtedness?
_____no_____

5. Have any of the principals ever been convicted of any arson-related crimes, or currently under indictment for any such crimes?
_____no_____

6. Have any of the principals been convicted of violating any law, code, statute or ordinance regarding conditions of human habitation within the last three (3) years?
_____no_____

SIGNED UNDER THE PAINS AND PENALTIES OF PERJURY THIS

_____ DAY OF _____, 19____

SIGNATURE: _____

ADDRESS: Cardinal's Rehab, 25 Union St., Boston, MA

FORM 6

AFFIRMATIVE MARKETING PLAN

1. Developer/Owner: Name, address Cardinal's Rehab
25 Union Street, Boston, MA Tel. No. 227-2200
2. Name and Address of Development 47 Thorndike Street
Lower Roxbury, MA
3. No. of Units 3 Vacant 3 Occupied _____
4. Indicate which racial or ethnic groups are least likely to apply for housing without special outreach.
White,
5. Indicate the media to be used to advertise the availability of the housing to the groups noted in #4.

Name of Newspaper, Radio or Television Station	Racial/Ethnic Identification of Market
<u>n/a</u>	_____
_____	_____
_____	_____
_____	_____
_____	_____
6. If brochures, leaflets, or other handouts are to be used, describe method of distribution:
n/a
7. List community contacts and describe method of contact:
Boston Housing Authority

8. If owners/renters are to be selected from a waiting list or pool of applicants, please describe the method that will be used to develop the applicant pool, the criteria that will be used for pre-qualifying the applicants, and the standards that will be used for final selection of buyers or tenants. Attach separate page if necessary.

Boston Housing Authority

9. Please describe other efforts planned as part of your outreach program not adequately covered by this form.

Listing through local community agencies.

FORM 7. NON-DISCRIMINATION STATEMENT

As a condition of receiving NHT/BRA-controlled funds, land or other benefits, I, Peter M. Woodford agree not to discriminate or permit discrimination upon the basis of race, color, sex, religion, national origin, source of income, or presence of children (except in the case of an elderly project) in the lease, rental, or use and occupancy of the property located at 47 Thorndike Street, Lower Roxbury.

Furthermore, I agree to comply with the attached Affirmative Marketing Plan and to maintain a record of all newspaper advertisements, outreach letters, translations and leaflets. These will be available for review the NHT/BRA upon request.

I understand that I shall be able to proceed with completion of my project if I have taken every step outlined in the City-approved Affirmative Marketing Plan. Compliance shall be determined by the Boston Fair Housing Commission (BFHC). If I have not adequately complied with the City-approved plan, I shall be required to conduct additional outreach and/or I may be denied an occupancy permit for my project.

Owner

Date

CARDINAL'S REHAB, INC.

Established October, 1985

Stated purposes for incorporations:

- o To provide decent, safe, affordable housing opportunities for low and moderate income families.
- o To stimulate neighborhood revitalization within urban areas.
- o To involve sweat equity, in the forms of volunteer labor, donated materials and services.
- o Work with local community based organizations to provide technical support in the development of affordable housing programs.

The objectives as stated have been achieved over the past four and half years of operation. Cardinal's Rehab has established an ongoing working relationship with the Public Facilities Department, the Boston Redevelopment Authority, Massachusetts Housing Finance Agency, Boston Housing Authority and numerous lending institutions which recognize Cardinal's Rehab as a provider of a quality grade affordable housing.

The properties which are outlined in this report represent developments that Cardinal's Rehab has directly developed. The cost of the technical services provided to community groups and non-profits i.e. [Neighborhood of Affordable Housing, East Boston, Just-A-Start Corp., Cambridge, Merimack Valley Housing Partnership, Lowell, Nazareth Corp., Brighton and Catholic Charities, Medford], is not reflected in the enclosed project list and accounting.

Money from the original Rehab pool has been proven to be effective in the production of housing units. The availability of resources which can assist a development program in various planning stages and which can be left in a property for a one to five year period, is an effective use of funds. The Cardinal's Rehab fund has proven that this type of development work is only possible with a seed money grant approach.



CARDINAL'S REHAB, INC.

25 Union Street
Boston, Mass. 02108
(617) 227-2200

45 THORNDIKE STREET

SOUTH END, BOSTON, MA

COMPLETION: JUNE, 1989



PROGRAM:

- AFFORDABLE RENTAL UNITS
- FAMILY RESIDENTS
- THREE UNITS
 - 2 - TWO BEDROOM
 - 1 - THREE BEDROOM
- THREE SECTION EIGHT CERTIFICATES

Secured

FINANCING:

- FIRST TRADE UNION SAVINGS BANK - CONSTRUCTION/PERMANENT
- BOSTON REDEVELOPMENT AUTHORITY REDUCED ACQUISITION
- CITY OF BOSTON RENTAL REHAB PROGRAM LOAN/GRANT
- ABCD WEATHERIZATION GRANT



DEVELOPMENT PRO-FORMA
FORTY SEVEN THORNDIKE STREET
BOSTON ,MA.

OCTOBER 10,1991

=====

THREE TWO BEDROOM UNITS

=====

PROJECTED COST

CONSTRUCTION	117,237
INSURANCE	2,500
PERMIT'S / FEE'S	5,000
LEGAL	1,500
CONTINGENCY	6,095
ACQUISITION	3,200
	=====
TOTAL	135,532

INTEREST CONST. 10%, 8 MONTHS	2,263
	=====

DEVELOPMENT COST	137,795
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HOUSING TRUST FUND	45,000
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TOTAL DEVELOPMENT COST	92,795
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PROJECTED INCOME	MONTHLY	ANNUALLY
THREE TWO BEDROOM UNITS (675/UNIT)	2,025	24,300
UTILITY ALLOWANCE	0	0
TOTAL	2,025	24,300
VACANCY RESERVE 5%	101	1,215
	=====	=====
GROSS INCOME	1,924	23,085

=====

PROJECTED OPERATING COST	MONTHLY	ANNUALLY
MANAGEMENT	200	2,400
MAINTENANCE	200	2,400
WATER/SEWER/COMMON UTT.	150	1,800
TAXES	120	1,440
INSURANCE	150	1,800
REPLACEMENT	100	1,200
	=====	=====
TOTAL OPERATING COST	920	11,040
NET OPERATING INCOME	1,004	12,045
DEBT SERVICE (1.15)	898	10,776
CASH FLOW (DEFICIT)	106	1,269

